



FEMA

Camden County, Georgia

Preliminary DFIRM Community Coordination (PDCC) Meeting

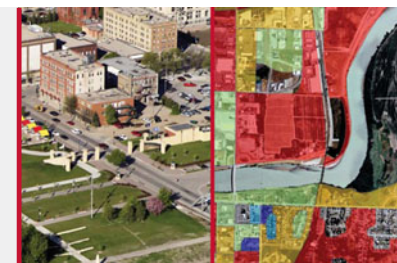
April 20, 2016
Woodbine, GA



FEMA

RiskMAP

Increasing Resilience Together



Agenda

- Introductions
- Scope and Results
- Process and Timeline
- Risk Communication & Insurance Implications
- Q&A



Scope of Work

Phase 1 - Riverine Analyses

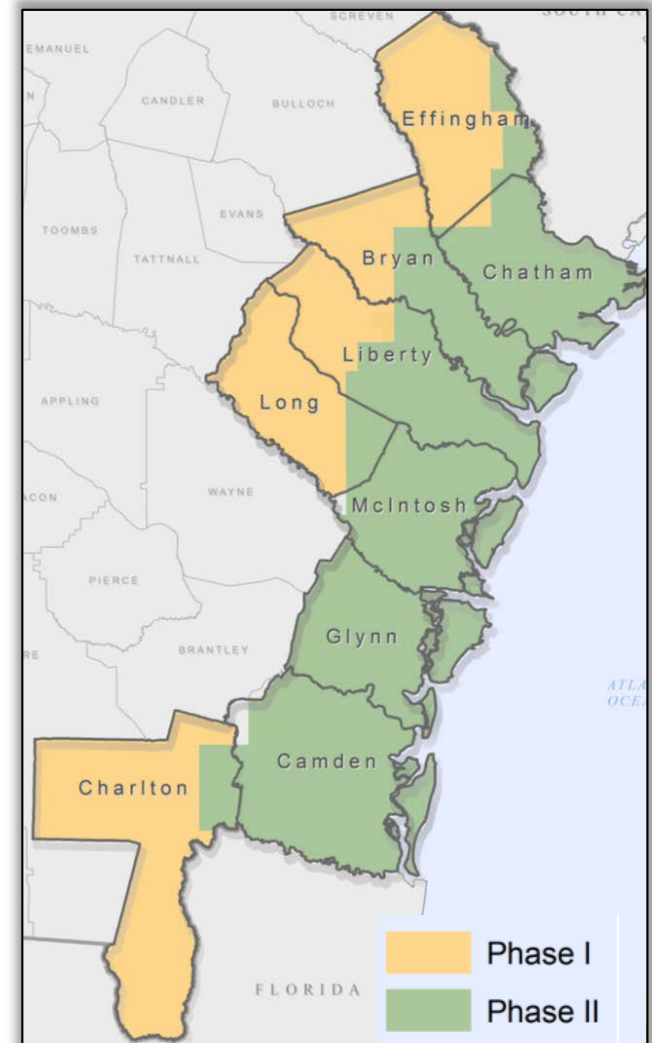
- Zone A modeling, following latest FEMA standards

Phase 2 – Coastal Analyses

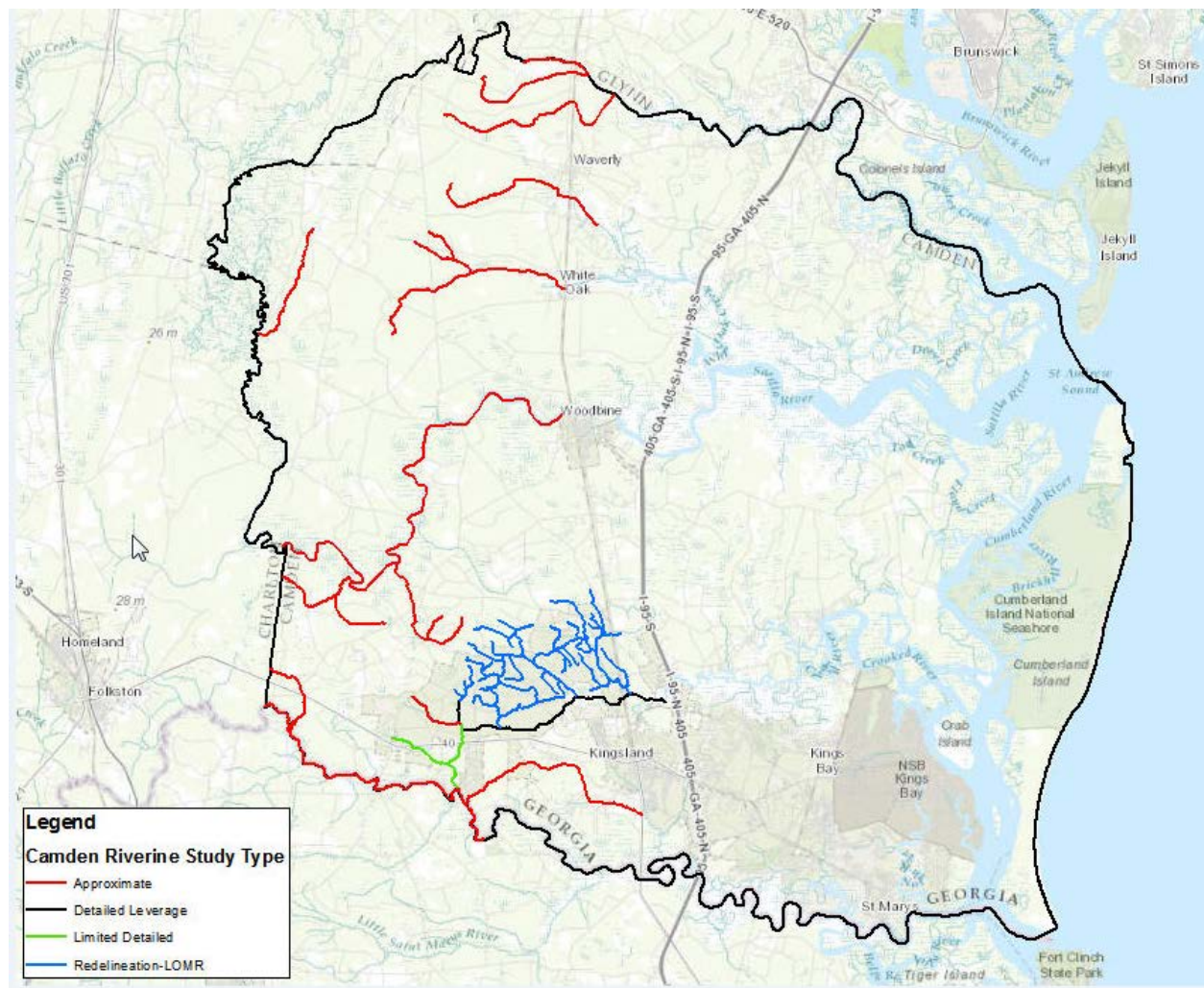
- Performed for the entire Georgia Coast

Stream Miles and DFIRM Panel Count by County

	Local Detailed/ Study (stream miles)	Redelineation (stream miles)	New/ Revised Approximate Study (stream miles)	New Limited Detailed Study (stream miles)	Coastal DFIRM Panels	Total DFIRM Panels (Riverine and Coastal)
Bryan County					22	
Camden County	9	50	92	9		70
Charlton County					3	
Chatham County					80	
Effingham County					10	
Glynn County		5	27			70
Liberty County					41	
Long County					4	
McIntosh County		2	140	7		43



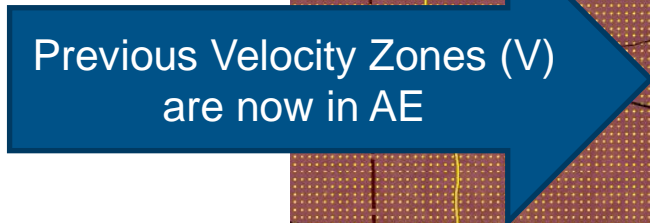
Scope of Work



Results-Preliminary Maps Issued

- **December 15, 2015**
- **A Preliminary Map Package was sent to impacted communities that included:**
 - Flood Insurance Rate Maps (FIRMs)
 - Countywide Index Panel
 - Flood Insurance Study (FIS) Report
 - Summary of Map Actions (SOMA)
 - Digital Data

Results-Changes Since Last FIRM



Results-Changes Since Last FIRM

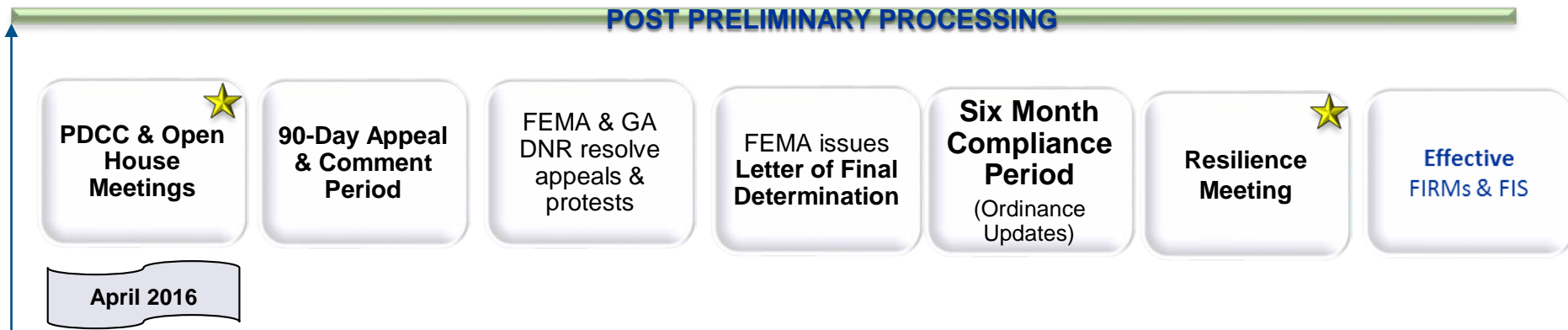
Community	CID	Acres							
		SFHA				SFHA in coastal communities			
		Effective	Added	Removed	Net Change	Effective V/VE	Added	Removed	Net Change
City of St. Marys	130027	7,281	450	598	(148)	3,088	164	1,261	(1,098)
City of Kingsland	130238	7,263	1,443	1,654	(211)	2	36	-	36
City of Woodbine	130241	680	28	195	(167)	-	-	-	-
Camden County	130262	203,450	13,003	25,787	(12,784)	74,455	10,851	8,873	1,978
Naval Submarine Services Base - Kings Bay	13FED	11,274	167	2,145	(1,977)	6,249	136	1,205	(1,069)
Cumberland Island National Seashore									
Crooked River State Park	13ST	55	7	4	3	49	6	4	2
Satilla River Marsh Island Natural Area									
SUM		230,004	15,099	30,383	(15,284)	83,843	11,193	11,343	(150)

Note: Above is compiled with the best available data which may not be exact. Please consider it as information purposes only.

Process-FEMA Correspondence

- FEMA Corresponds with the CEO of each community in compliance with the Code of Federal Regulations:
 - **Preliminary Issuance**
 - **PDCC Meeting**
 - **Appeal/Comment Period Start**
 - **Appeal/Comment Acknowledgement and Resolution**
 - **Letter of Final Determination (LFD)**
 - **Revalidation**

Process - Post Preliminary Schedule



■ Preliminary

★ **COMMUNITY MEETINGS**

Process-Project Schedule

Preliminary Maps Issued – December, 2015



PDCC & Open House Meetings – April, 2016



Appeal / Comment Period – June-September, 2016*



Letter of Final Determination Issued – January 2017*



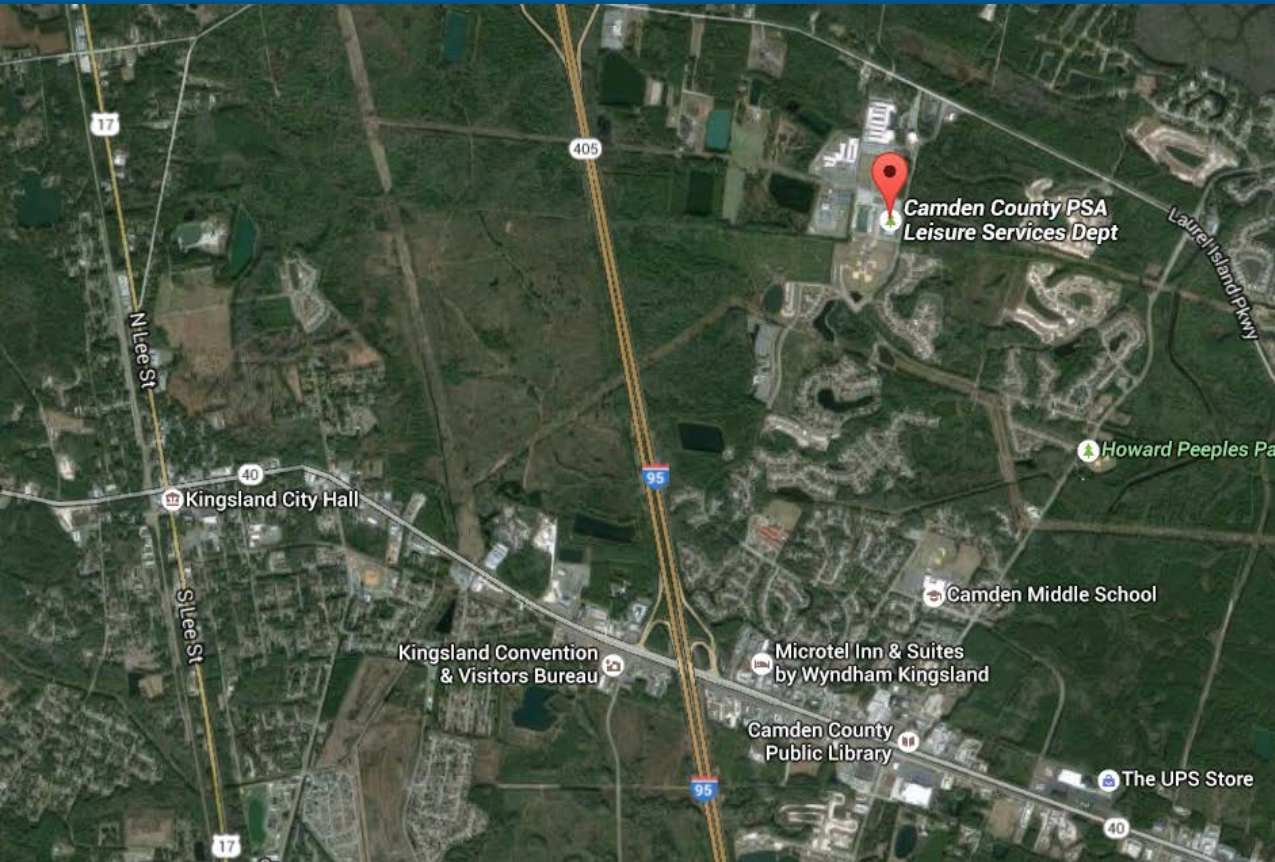
Community Compliance Period – January- July 2017*



Effective Maps – July 2017*

*estimated time

Process-PDCC & Open House



Open House will be held today at PSA Building,
1050 Wildcat Drive, Kingsland between 5:00 pm – 7:30 pm

Process - Appeal/Comment Period

- Impacted communities will have a **90-day appeal period** for all changes to Special Flood Hazard Areas.
 - **SFHA changes will be published in the Federal Register and twice in local newspapers**
 - **The second newspaper publication will begin the 90-day appeal period**

Appeals are for all SFHA changes

Process - Data Submission

- Explanation for alternative methodology
- Hydrologic Analysis
- Hydraulic Analysis
- Revised Flood Profiles
- Revised Floodplain and Floodway Boundary delineations

Process - Appeal/Comment Period

- Communities in Camden County will also have a **comment period**.
- Comments do not involve BFEs.
- Comments include, but are not limited to, the following:
 - **Channels Names and Locations**
 - **Road Names and Locations**
 - **Corporate Limit Changes**

All other changes are considered Comments

Process - Appeal/Comment Period

- Please direct your comments to your local floodplain administrator. Your local floodplain administrator can submit all appeals and comments to:

Onur Celik, PE, PMP, CFM

CDM Smith

125 S. Wacker Dr. Suite 600

Chicago, IL 60611

celiko@cdmsmith.com

We will not move forward until your appeals and comments are resolved.

Process—Appeal/Comment Resolution

- **After the 90-day appeal period has elapsed FEMA will:**
 - Send an acknowledgment letter to the CEO.
 - Review all appeals and the supporting data submitted.
 - Request additional supporting data, if needed.
- **If appeals are not supported by data, FEMA will inform the CEO by letter that the appeals are denied.**

Process—Appeal/Comment Resolution

- **If appeals are adequately supported, FEMA will revise the BFEs and any other information affected by the appeals.**
 - A letter to the CEO will explain the resolution of the appeals.
 - The community will have 30 days to review and comment on the resolution.
 - FEMA will issue a final BFE determination letter.

Process - Letter of Final Determination

- After the 90-day appeal period and all appeals and comments have been resolved, FEMA will issue a **Letter of Final Determination (LFD)**
- Along with the LFD, the Final **Summary of Map Actions (SOMA)** will be sent, informing the community of Letters of Map Change that will be revalidated or superseded
- The LFD begins a 6-month **Compliance Period**, during which the community will adopt the new maps into their floodplain ordinance

Process - Compliance Period

- Communities should be contacted by GA State NFIP staff offering assistance with reviewing & updating their floodplain ordinance.
- Ordinance may require an update to adopt the new FIS, FIRM, and all supporting technical data.
- Once the LFD is received, providing the effective date of the new FIS and FIRMs, the ordinance needs to be reviewed by the communities, and may be updated at any time within the 6-month timeframe.

Process - Compliance Period

- After adoption, copy is sent to the GA NFIP office for review. The review will be performed in coordination with FEMA Region 4.
- Update files showing the community's ordinance is NFIP compliant.
- If we do not receive the updated ordinance before the effective date, the community will be suspended from the NFIP.....
 - **Please** begin the ordinance review process as soon as you receive the LFD!

Process - Effective Maps

- After the **Compliance Period** ends, communities will receive:
 - Paper copies of the effective Flood Insurance Rate Maps and Flood Insurance Study Report, as well as digital data
 - A Revalidation Letter, informing the community of all Letters of Map Change that have been revalidated on the new maps

Process - Opportunities to Update

- **A Flood Insurance Study Update is NOT the only time that your maps can be updated.**
 - Letter of Map Amendment (LOMA), MT-1 Form
 - Letter of Map Revision - Fill (LOMR-F), MT-1 Form
 - Letter of Map Revision (LOMR), MT-2 Form

Process-Letter of Map Change (MT-1)

- Provides an administrative procedure where by FEMA will review information submitted by an owner of property who believes that his or her property has been inadvertently included in a designated special flood hazard area.

Process-Letter of Map Revision (MT-2)

- Applicable any time better data is available
- Based on the changes to the hydrologic or hydraulic characteristics of a flooding source, that results in the modification of the Base Flood Elevations, floodway, and/or the Special Flood Hazard Area.
- Is a modification to an effective Flood Insurance Rate Map.

Process-Community Rating System

- NFIP voluntary program offers discounts on flood insurance to reward good floodplain management within a community
- Goals of CRS:
 - Reduce flood damage to insurable property
 - Strengthen and support the insurance aspects of the NFIP
 - Encourage a comprehensive approach to floodplain management

Process-Community Rating System

CRS Community	CRS Rating (May, 2014)	SPFH Insurance Rate Reduction	Outside SFHA Insurance Rate Reduction
Camden County	8	10%	5%
City of St. Marys	Pending		
Glynn County	7	15%	5%
City of Brunswick	9	5%	5%
Jekyll Island Authority	6	20%	10%
Effingham County	7	15%	5%

Risk Communication

- Citizens look to local officials to keep them informed of flood risk
- Regular communication is important regarding:
 - Flood hazard and risk information
 - Steps citizens can take to protect their families and property



Risk Communication

- The most often asked questions:
 - *What is my Risk?*
 - *How can I be protected?*
 - *Who can answer my questions?*

Risk Communication

- Our team has a dedicated Outreach Specialist
- **Courtney Reich** courtney@ecologicalplanning.net



Insurance Implications- Risk

Requirements in a High-Risk Zone

- Federally-regulated lenders making new loans or modifying existing loans secured by a building in the SFHA must require the borrower to purchase flood insurance for the term of the loan



Insurance Implications

Determine your flood risk

- Everyone is at risk of flooding
- High Risk – Special Flood Hazard Area (SFHA), identified as Zone A, AE, V, VE
- Moderate Risk – Shaded Zone X
- Low Risk – Unshaded Zone X

FloodSmart for Consumer

FloodSmart.gov
The official site of the NFIP

Call toll free: 1-888-379-9531 or have us call you

Search FloodSmart.gov

Community Resources

HOME
FLOODING & FLOOD RISKS
ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM
RESIDENTIAL COVERAGE
COMMERCIAL COVERAGE
PREPARATION & RECOVERY

RESOURCES
> Agent Site
> Agent Locator
> Community Resources
> File Your Claim
> Frequently Asked Questions
> Glossary
> Flood Facts
> Media Resources
> Toolkits
> Email Updates

LATEST NEWS

The National Flood Insurance Program has been reauthorized until May 31, 2012. [See the latest news](#) on FEMA.gov.

Find out more about the Preferred Risk Policy Eligibility Extension. [Learn More](#)

Find out more about the Risk Policy Eligibility Extension. [Learn More](#)

There is a 30-day waiting period on new flood insurance policies.

GET STARTED
FLOODING & YOUR COMMUNITY
TOOLS & RESOURCES

HELP OTHERS GET FLOODSMART

You can help Americans reduce the devastating effects of flooding. Encourage others to get FloodSmart by knowing their flood risk and how they can help keep their home, businesses, and finances secure.

Being FloodSmart can make the difference in helping Americans rebuild their lives after a flood.

GET STARTED

Here are four easy ways to partner with FloodSmart:

1. Encourage others to understand their flood risk and talk with an agent or [find one](#) at FloodSmart.gov.
2. Showcase your FloodSmarts—add FloodSmart [tools and resources](#) to your website.
3. Identify ways to make your community aware of [flood risks in your area](#).
4. Share your success stories with us at [info@fema.floodsmart.com](#).

The FloodSmart campaign, a marketing and education initiative from the National Flood Insurance Program, encourages individuals and business owners to better understand their flood risk and connects them to flood insurance specialists to explore their flood insurance options.

HOW ARE YOU MAKING YOUR COMMUNITY FLOODSMART?

We are always looking to hear from individuals, communities, and organizations. Tell us what you are doing to prepare your community for flooding so that we can share your story with others.

[EMAIL US](#)

- Find an agent
- Learn about risk of flooding and flood insurance
- Provide tools & resources to stakeholders to explain flood risk and flood insurance

www.FloodSmart.gov/Partners

FloodSmart for Agents

Agents.FloodSmart.gov
A FloodSmart site for NFIP agents

existing agents **Log In** | new users **Register Here**

Recently, you may have heard about a new internet security weakness, known as **Heartbleed**, which is impacting some websites. There is no indication that Heartbleed has been used against agents.floodsmart.gov or that any personal information has ever been at risk. However, we are resetting current passwords out of an abundance of caution to ensure the protection of your information. Use the **Forgot Password** feature to reset your password.

FloodSmart Agent Offerings | Selling Flood Insurance | Marketing Flood Insurance | Managing Policies | Resource Library

Marketing and Selling Flood Insurance

A step-by-step action plan focused on your success.

[Learn More](#)

Protect Your Clients
Why Sell Flood Insurance?
Selling flood insurance builds (and protects) your business—and is smart for you and your customers.

Get Free Leads
Become a FloodSmart Agent
Register online to get free qualified leads and access to marketing and advertising tools to help you sell.

Stay Informed
News You Can Use
Get up to speed on program changes and available FloodSmart resources such as testimonials, fact sheets, brochures, and more in the **Resource**

- Free Leads Program
- Interactive Tools to download to help communicate flood risk
- Advertising and marketing templates

Agents.FloodSmart.gov

FloodSmart's Cost of Flooding Tool

The Cost Of Flooding

Embed This

6 inch flood



[FIND AN AGENT](#)

	Stereo - etc.	\$150
	Washer/Dryer	\$150
	Accent Furniture & Accessories	\$450
	Loss of Personal Items	\$650

Total Losses

\$39,150

2,000 Square Foot Home

See 1,000 Square Feet

Estimates are for illustrative purposes only and should not be used to estimate any actual flood loss. A flood certified insurance adjuster making a room-by-room item-by-item, detailed estimate of covered flood damage is the only estimating method approved by and acceptable to the National Flood Insurance Program. These estimated costs are based on an average U.S. home of 1,000 and 2,000 square feet, built on a slab and with typical household items. Costs vary from State to State and home to home.



Contacts – State of Georgia Team



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